

Delivering New Social and Affordable Housing in Rural Areas: A Review of Barriers and Opportunities

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Executive summary

There is a crucial need to increase the provision of social and affordable housing in rural areas of Northern Ireland. A combination of high house prices, low housing supply relative to demand, and low stocks of social rented housing mean that it is difficult for rural households to find affordable accommodation that meets their needs. Social housing waiting lists have grown consistently over the last ten years. Housing supply delivered through the Social Housing Development Programme is not keeping pace with levels of need.

The Northern Ireland Housing Executive has a statutory duty to pay due regard to the needs of rural communities in the development and delivery of its services. It has committed to a rural strategy that includes enabling the provision of affordable homes. However, there are a number of issues that affect the supply of rural housing, including the development qualities, value and availability of land, adequate and accessible funding mechanisms for housing associations, and planning policies and processes. While not all of these issues are rural-specific, their effect on the supply of housing may be particularly pronounced in rural areas given existing shortfalls in delivery.

The objectives of this research were to:

- Provide an improved understanding of any issues and challenges associated with the development of social and affordable housing in rural areas, and
- To inform policy development and operational processes that may result in more social and affordable housing provision.

The research findings are based on 19 qualitative interviews with a range of professional public, private and third sector stakeholders involved in social and affordable housing delivery, engagement with members of an expert Project Advisory Group, and two expert workshops involving 18 unique participants.

Findings

The research identified that there are challenges in understanding rural housing need. Research participants felt that existing statistical measures of need were very likely to be an under-estimation, and that there is likely to be significant latent demand. While existing techniques of engaging with communities through Place Shapers are highly valued, households may be unlikely to report their need if they feel that the prospect of this being met is low. There is also a discrepancy between need reported on waiting lists and the types of projects that housing associations are typically keen to deliver, with the former often identifying a need for smaller units which may not be able to accommodate household growth.

There is variation to develop small rural housing projects among housing associations. While many retain a specialist focus, concerns over the costs of development, human resources within small development teams, and management efficiencies of dispersed units disincentivise some from developing in rural communities. A further barrier related to the difficulty in accessing land that is suitable and available for development, with opportunities constrained by the willingness of land owners to sell land and by proximity to required infrastructure capacity. Competitive design and build approaches are key delivery mechanisms for housing associations and help to bring land forward for development that may otherwise have been unlikely to be used for social housing.

Community opposition to development can also act as a barrier. Opposition is attributed to concerns over disruptions to community cohesion and the inability to prioritise local connections in housing allocations. Assurance over how housing projects will benefit the existing and immediate local community is a key mechanism through which social and affordable housing projects can be facilitated.

Recent reform of the planning system has led to the creation of a new set of Local Development Plans for Councils. These plans include opportunities to designate new land for housing development and to create new policies to encourage more affordable housing. One policy includes use of Section 76 agreements to oblige developers to provide affordable housing as part of private developments. While there is significant hope that this will lead to increased provision, there is also a need for clarity as to the delivery and management framework of affordable housing requirements and whether and how units provided will remain affordable in perpetuity. The extent to which these will be provided in areas of high rural housing need, and whether or not requiring a percentage of delivery is an effective tool, is also unknown. While affordable housing requirements may be a key mechanism for increasing provision, it is unlikely to be a panacea to the shortages of rural social and affordable housing.

Recommendations

Based on these findings, the research recommends that:

1. The Northern Ireland Housing Executive should explore the potential for an independent rural housing enabler network. A rural housing enabler network would build on the good practice of Place Shapers and facilitate proactive, 'deep' engagement between communities, the Executive, and housing associations.
2. Research is undertaken to understand community perspectives on rural housing issues and community-led delivery. While this study has engaged with a range of professional stakeholders in the public, private and community sectors, such research is needed to better understand community views on rural housing need, demand, and aspirations.
3. Support is given to a pilot of a local lettings policy in rural communities, including the feasibility of including prioritisation of local connections in allocations policies alongside existing criteria.
4. Rural housing delivery is incentivised through a Total Cost Indicator multiplier. This study found that there are a number of financial barriers perceived to affect the viability of rural housing delivery, and incentivising housing associations to develop specialist schemes may increase provision.
5. The provision of affordable housing through Section 76 agreements is consistently and periodically monitored, helping us to understand the numbers, geography, and tenure of housing units delivered through this process.
6. Planners in Councils are skilled up to negotiate with developers, ensuring they have the skills and capacity to process, handle and negotiate Section 76 agreements with developers in circumstances where there may be a need for negotiation.

Introduction

There is a need to increase the numbers of new social and affordable housing units being built in rural communities. In recent years, the provision of new social housing has fallen short of targets stated within the Social Housing Development Programme, meaning that there is unmet demand.

Government departments and public sector agencies are committed to enhancing the quality of life and opportunities of rural communities in Northern Ireland. The provision of affordable, secure, and high quality housing is crucial to this. However, shortfalls in housing delivery mean that meeting the housing needs of rural communities is becoming more challenging. The under-supply of homes may mean that households have to move away from rural communities where they need or want to live, or experience unwanted housing circumstances and stress.

Meeting housing needs in rural areas may also be challenging for rural households: their search for an affordable home may have to cover larger geographical areas because of the lower density of dwellings, particularly in locations where house prices may be high relative to incomes and social housing stock is limited.

While housing is important to rural communities, there are also a number of factors that impede its development, including the availability, value, and quality of land, funding mechanisms, and appetite of delivery bodies. There are also broader debates around the purpose of rural areas, with tensions between building new housing and developing in a sustainable and environmentally responsible fashion.

This report summarises research focused on understanding the barriers and impediments to the delivery of new rural social and affordable housing, seeking to explain why delivery has fallen short of targets in recent years. By clarifying the barriers, the research aims to inform policy development and operational processes that can increase provision.

The report begins with an overview of relevant policy and evidence as to barriers to rural housing delivery. It then outlines the qualitative research methods used to understand stakeholder experiences and understanding of the barriers, before concluding with a set of recommendations for Government departments and its associated agencies, Councils, housing associations, and communities.

Background

The rural context in Northern Ireland

The Northern Ireland Housing Executive has a statutory duty to have due regard to the needs of people in rural areas in the design and delivery of its services. In 2021, the Executive published a rural strategy – *Reaching Rural* – that committed to planning for sustainable and inclusive growth in Northern Ireland’s rural communities, including enabling the provision of affordable rural homes. Such commitment reflects the Rural Needs Act (NI) 2016 that requires public authorities to “have due regard to rural needs when developing, adopting implementing or revising a policy, strategy or plan and when designing or delivering a public service.” The Northern Ireland Statistics and Research Agency (NISRA) classifies rural locations as comprising settlements with a population fewer than 5,000. Its classification of settlements also incorporates considerations of drive time from communities to town centres comprising populations of at least 10,000, to take account of proximity and access to service provision (NISRA, 2015).

The Department of Agriculture, Environment and Rural Affairs (DAERA) report that more than a third of Northern Ireland’s population lives in a rural location (36%) and that population growth in rural areas has outpaced that of urban areas, rising by 20% between 2001 and 2020 compared to 7% (DAERA, 2024). Rural statistics produced by DAERA (2024) show that rural people of working age are more likely to be in full-time employment and less likely to be economically inactive compared to those living in urban areas, that rural workers report being more highly skilled, and little differences in poverty levels between urban and rural areas. However, the statistics also reveal the complexity of rural economies and communities. For instance, the number of Universal Credit claimants living in rural areas increased sharply by 16% from 2022 to 2023, while there are intra-rural differences in poverty levels, which are higher in areas more than an hour’s journey from Belfast compared to those closer to the city.

Rural housing: supply, demand and affordability

Owner occupation is the predominant housing tenure in rural Northern Ireland (85%); with 5% living in social rented housing, 9% in the private rented sector, and a small proportion classed as ‘rent free’ (DAERA, 2023: 48). Average house prices in rural areas are substantially higher than in urban areas (18% higher), attributed to a combination of low supply and high demand (DAERA, 2023: 49).

Set against rural population growth and higher house prices, there is strong demand for social housing in rural communities. As of the end of March 2023, the most recent secondary analysis available at the time of publication, rural applicants comprised 15% of the total social housing waiting list (NIHE, 2023a: 14). It is also thought that waiting lists may not be an accurate representation of demand. Limited awareness of social and affordable housing options in rural communities, partly because of under-supply, has been highlighted as a potential challenge to understanding the profile of rural housing need (Blair, 2022). The NIHE has sought to tackle this through a programme of annual Rural Housing Need Tests, involving targeted consultation in local communities to invite people to report their housing circumstances (NIHE, 2021).

The supply of rural housing is failing to keep pace with levels of need. The Social Housing Development Programme is the route through which social housing is provided in Northern Ireland.

Managed by the NIHE Development Programme Group, it provides grant funding to housing associations to enable them to build or buy new social housing. The provision of new social housing enabled through the SHDP has fallen short of targets in recent years (the last year the target was achieved was 2015/16). Table 1 shows the three-year cumulative target between 2020/21 and 2022/23 and the number of new-build starts. While urban targets were exceeded across Northern Ireland, only 43% of the target number of starts in rural areas were achieved.

This table also highlights some intra-rural difference. In the North region, 163 of a target 238 starts were achieved over the three-year period (68%), while in the South region only 102 units were started of a target of 420 (24%).

Need Category	3yr NIHE Regional Targets / Starts						3yr NI Totals		3yr % Starts Against Target
	Belfast		North		South				
	Target	Starts	Target	Starts	Target	Starts	Target	Starts	Starts
Urban Need	2,051	1,939	1,863	2,715	1,058	1,090	4,972	5,744	115%
Rural Need	39	32	238	163	420	102	697	297	43%
Supported Housing	8	8	23	23	0	0	31	31	100%
Travellers	0	0	0	0	0	0	0	0	0%
Total No	2,098	1,979	2,124	2,901	1,478	1,192	5,700	6,072	106%
% of Target	94%		137%		81%		106%		

Table 1: (2020/21– 2022/23 SHDP) Total 3 Year Cumulative Delivery v Strategic Guidelines Targets (reproduced from NIHE, 2023b)

Table 2 summarises the outputs of the SHDP against targets for 2022/23 alone, revealing that 71 new social housing units were started: 28% of the strategic target of 253.

Need Category	NIHE Regional Targets / Starts						2022/23 NI Totals		2022/23 % Starts Against Target
	Belfast		North		South				
	Target	Starts	Target	Starts	Target	Starts	Target	Starts	Starts
Urban Need	674	561	683	1033	326	277	1683	1871	110%
Rural Need	16	20	92	18	145	33	253	71	28%
Supported Housing	0	0	14	14	0	0	14	14	100%
Travellers	0	0	0	0	0	0	0	0	-
Totals Nos	690	581	789	1065	471	310	1950	1956	100%
% of Target	84%		135%		66%		100%		

Table 3: 2022/23 SHDP Outturn against Strategic Guidelines (reproduced from NIHE, 2023b)

Planning for rural housing

Planning in Northern Ireland is in a transitional stage. Each local Council has been tasked with preparing a Local Development Plan for their area as part of recent local government reforms. Such plans need to take account of existing planning policy. There are a number of laws and policies that are of particular relevance to planning for rural housing. These include:

- The Planning Act (Northern Ireland) 2011, which provides the overall legislative framework.
- The Regional Development Strategy 2035, which provides the strategic context for where development should take place.
- The Strategic Planning Policy Statement for Northern Ireland, published in 2015, setting out the Department for Infrastructure's policy on planning matters, which must be taken into account in local plan preparation.

- Planning Policy Statements, including PPS12 ‘Housing in Settlements’ and PPS21 ‘Sustainable Development in the Countryside’

Planning policy statements are clear that the local development plan process should be the primary vehicle through which housing is planned for, including zoning land and indicating where proportions of sites may be required for social and affordable housing. PPS12 (Paragraph 53) states that:

“The reservation of land for social housing will be achieved either through the zoning of land or the outlining of key site requirements through the development plan process. This will not preclude other sites coming forward through the development control process. The zoning of land for social housing will help facilitate the supply of affordable housing.”

PPS21 ‘Sustainable Development in the Countryside’ provides further detail on this in a rural context, specifically through its CTY5 policy on social and affordable housing, which emphasises the need for development to be located close to settlements and to be evidenced by demonstrable needs that cannot be readily met in existing settlements. The wording of this policy hints at some of the tensions that exist in planning for rural housing between supporting rural community development and protection of the countryside by constraining development. Blair (2022: 67) observes that recent planning advice notes have been perceived as placing “increased restrictions on securing planning approval for countryside development”, particularly with regards to single rural dwelling applications.

Research methods

The principal aim of this research project was to provide an improved understanding of any issues and challenges associated with the development of social and affordable housing in rural areas. Identifying these issues and challenges is intended to inform policy development and operational processes, which may in turn contribute to the delivery of the Northern Ireland Housing Executive's Rural Strategy and achievement of the rural target within the SHDP.

The research study comprised three phases of data collection and analysis.

First, the research team engaged with members of an expert Project Advisory Group comprised of stakeholders from the public, private and third sectors. The eight members of this Group had diverse interests in rural housing development and participated in two Project Advisory Group meetings held at the beginning and midway points of the project, as well as in one-to-one scoping conversations to identify key themes for primary data collection with a broader pool of stakeholders.

Second, 19 qualitative interviews were undertaken with a range of stakeholders involved in the social and affordable housing sector. These are summarised in Table 1 below. This pool of interviewees represents those who chose to respond to the invitation to take part in the research.

Organisation type	Number of interviews
Social and affordable housing providers	8 (including 7 of the 11 housing associations currently shown as developing in rural locations)
Public sector stakeholders (including Government Departments and agencies)	5
Councils	4
Private sector stakeholders	2
Total	19

Table 3: Number of interviews conducted with rural housing stakeholders

The identities of interviewees are not revealed in this report, in line with the University of Liverpool's research ethics policy that offers anonymity and confidentiality to research participants. As such, the research findings presented on the pages that follow are written in a thematic and generalised manner, using specific quotes and references to geographic context where important and appropriate to do so.

The third phase of the research involved two workshops, where interim findings were presented to two sets of expert stakeholders. The first of these was with the Project Advisory Group and the second with invited research participants drawn from housing associations and public and private sector roles. Excluding members of the research team, the total number of unique workshop participants was 18.

Research findings

Understanding housing needs

An understanding of the barriers to delivering rural affordable housing necessitates an understanding of the nature of demand. Housing market dynamics can evolve in relation to changes in the cost of living, incomes, employment, and the relative affordability and accessibility of other housing tenures. Meeting housing needs in rural areas may also be challenging for rural households: their search for an affordable home may have to cover larger geographical areas because of the lower density of dwellings, particularly in locations where house prices may be high relative to incomes and social housing stock is limited. Our interviews explored understandings of housing need, perceptions as to the effectiveness of its assessment, and barriers to meeting it.

Reaffirming observations made by Blair (2022), research participants felt that existing statistical measures of housing need were very likely to be an under-estimation, and that there is likely to be significant latent demand. This was in part attributed to the under-supply of new homes. When applying for social housing, households are asked to select their areas of choice. It was felt by some housing associations that many people may also be more likely to express their choice for areas where they think they are more likely to be housed, such as in larger settlements, rather than in smaller settlements where they actually want or need to live, particularly where slow delivery of homes over several years means that needs are unlikely to be met immediately. This is illustrated through the response of one housing association representative:

“If people feel there’s no social housing coming up in the area, they usually don’t put that area down as an area of choice. This means it looks as if there is no need there.”

It was argued by interviewees that need is therefore likely to be higher than reported and that some rural households leave rural areas even if they would prefer not to. There were some diverging views as to how to tackle this issue. Some interviewees wondered whether the NIHE could be “braver” in over-delivering on need estimates by a small number of units in particular locations. Housing associations viewed the proactive work undertaken by the NIHE Place Shaping team positively, including the use of Rural Housing Need Tests to reach out to communities through community consultations and events.

However, it was also acknowledged that this intervention is dependent upon households coming forward to represent their need when this opportunity is presented. In addition, a household’s housing needs are often immediate, while new units that respond to latent demand may inevitably take some time to be approved, constructed, and allocated. Interviewees also acknowledged that some households may wish to live in particular areas where they felt strong community cohesion, and that they may be unlikely to report need if they felt that competing need was high, that the prospect of their need being met was low, and that their connection to the local community would not be prioritised in allocations made through the Housing Selection Scheme.

The NIHE’s rural housing strategy published in 2021 highlighted that single and small adult households¹ are significant elements of rural housing need: the highest increase in housing stress over the five-year period of 2016-21 was in these household types (NIHE, 2021). As such, housing

¹ Small adult households are defined in Northern Ireland as comprising two adults.

associations are encouraged to build homes to meet this need. However, our study found a reticence among many – but not all – housing associations to build one-bedroom units for single adults, even where waiting lists reveal this to be the statistical need. It was felt that these smaller units do not allow for growth or change in household type. This was perceived as particularly problematic in rural locations where there may not be suitable accommodation for households to progress to if/when they outgrow a smaller unit, as well as potentially leading to higher turnover in tenancies for housing associations and negatively affecting community cohesion. One housing association interviewee commented that: *“To me, one beds are not doable in rural locations. They don’t allow for changes in life circumstances.”* However, it was also acknowledged that the provision of homes that are more adaptable to life circumstances is affected by the Social Sector Size Criteria (‘bedroom tax’), which reduces the Housing Benefit or Universal Credit for households where they have additional unused bedrooms.

It is clear that there may be variation among housing associations in terms of their appetite to develop smaller rural schemes. While some retain a specialist focus, such as Rural Housing Association, and others are willing to undertake small projects as they arise through the SHDP, others may have targets to deliver upon that necessitate larger schemes which are better suited to more urban areas. As noted below, these associations may also have concerns over the management efficiencies of rural housing dispersed over settlements.

Finance and funding

Social housing in Northern Ireland is facilitated through the Social Housing Development Programme (SHDP). Managed by the NIHE and their Development Programme Group, schemes are funded by a mixture of grants and private finance accessed from housing associations’ reserves and/or private sector loans. Schemes funded by a mixture of private finance and public grant are referred to as ‘mixed funded’. The amount of private finance is the balance to be met to cover the costs of the scheme over and above the amount of approved grant. Grant is calculated according to Total Cost Indicators (TCI), which ‘benchmark’ costs according to land transactions and development costs. The 11 Council areas are split into six cost groups, and TCI levels are set for acquisition of land, works costs, and on-costs (expenses incurred in the progression of project, including legal fees, disbursements, planning fees, and others).

The TCI calculations are reviewed twice yearly and account for fluctuations in the expense of materials, construction costs, or changes in land values based on previous transactions. As such, housing associations generally viewed this favourably, and felt that changes in costs are accounted for. However, some interviewees highlighted that the data upon which TCIs are calculated may not always be representative and may not fully capture the costs of development, particularly where there may be specific high-cost infrastructure requirements (a theme returned to later). In addition, while the TCI calculation can also grant uplifts where scheme costs exceed 100% of the TCI benchmark – i.e. where costs are higher than usual (between 110% and 130% of TCI) – it can be problematic for housing associations to progress schemes without assurance that these additional costs will be approved by the NIHE’s Development Programme Group. This echoed some observations of previous research into the effectiveness of TCIs, such as potential skewing of TCIs based on land transactions that may not be typical (RSM McClure Watters, 2015).

The main issues in relation to finance and funding arose not in relation to absolute costs, but more to do with economies of scale. Housing associations reported difficulty in achieving economies of

scale on smaller rural projects consisting of fewer than approximately 8-10 units. Smaller schemes were perceived by housing associations to incur some higher per unit costs compared to larger schemes. While the TCI calculation may permit them to exceed allowances for developing one-off units or smaller schemes, the financial complexities can still dissuade housing associations. Similarly, housing association interviewees felt that they were likely to spend similar amounts of time on the planning and development of larger projects as they would on smaller rural schemes. Interviewees noted that efforts in land acquisition, submitting planning applications, and completing requisite impact assessments would not vary significantly between 'smaller' and 'larger' projects, and that it may therefore be more efficient to deliver larger schemes. This perception was shared by a public sector stakeholder who noted that housing associations might lack the appetite to pursue smaller schemes if they are able to concentrate new units elsewhere: *"In their mind, there is as much effort in doing 50-60 unit schemes, in terms of resources devoted to secure land in the first place."*

This point further highlights the dilemma that confronts housing associations. Interviewees often reported that they were part of relatively small development teams and needed to devote their human resources to projects that offered a realistic and viable proposition of completion, as well as achieving an appropriate scale to justify their work. Concern over management efficiencies also formed part of this consideration, with some housing associations reluctant to have too many isolated units to manage that are dispersed over larger geographic areas. Counter to this, other stakeholders felt that housing associations should be focused on alleviating poverty and disadvantage in housing even where economies of scale could not be achieved.

The importance of multi-year budgeting in Northern Ireland was also highlighted. Single year budgets are thought to make it difficult for all actors in the system to strategically plan for new housing. While this is not specific to rural areas, budget structures – and over potential reductions in funding more generally – raise concern over delivering upon rural housing backlogs and new supply.

Land

Infrastructure

The development qualities, availability, and value of land are important considerations in the planning of affordable housing schemes. Factors such as proximity to infrastructure, relationship to perceived place amenities, and the value that can be accrued through land transactions will all impact on the viability of an affordable housing scheme.

The Northern Ireland Housing Executive's rural strategy notes "the increased difficulty in accessing land which is suitable and available for housing development" (NIHE, 2021: 33). There was a consensus among interviewees with varied interests in rural housing development that underfunding of Northern Ireland's wastewater infrastructure network is a primary and significant barrier to delivering rural affordable housing. It is well documented that the wastewater infrastructure is unable to take connections from new homes and developments in many parts of Northern Ireland, urban and rural, and that this may lead to insufficient environmental protection. Combined, this can be prohibitive to the development of affordable housing in rural areas.

While poor infrastructure is not a barrier exclusive to rural areas, interviewees felt that this constraint was exacerbated in a rural context as issues may be more costly or difficult to solve. It was felt that the scale of development may be a major determinant of the viability of schemes, with

developments on a larger scale more likely to be able to support new infrastructure provision and absorb potential cost implications. Reflecting on this, one housing association representative commented that: *“If it’s a small rural site where margins are tight anyway, it can make you question the risk you want to take.”* Another housing association interviewee reflected that costs associated with the infrastructure capacity issues may be a further disincentive to developing smaller rural sites: *“Where sites can fall off the SHDP, it can be due to infrastructure costs that annihilate smaller projects, taking costs over 130% of TCI.”*

The difficulty in resolving barriers associated with wastewater infrastructure were seen as a key barrier to planning and building out schemes in rural areas. As part of pre-planning and planning processes, housing associations may have to undertake Network Capacity Checks to identify site-specific constraints and to develop waste water impact assessments, which were perceived as taking significant amounts of time and as causing delays to planning processes. Some interviewees identified this as an impediment to taking up particular development opportunities, particularly where private landowners that bring land to housing associations become frustrated with delays to the planning process.

The barriers associated with the provision, capacity and connectivity of infrastructure are recognised in Northern Ireland and there have been repeated calls for the funding model of NI Water to be altered in order to enable more investment (NIFHA, 2020; NI Water, 2023: 8-9). It is clear that this is a significant impediment to delivery of the Social Housing Development Programme target and that potential delays associated with poor infrastructure may discourage development and affect the viability of smaller rural schemes. By way of illustration, the Preferred Options paper developed in Mid Ulster to inform their Local Development Plan identified that 7 of 11 villages with a need for additional homes “may have difficulty in providing the required wastewater treatment works” (Mid Ulster District Council, 2016: 135)

Land supply and availability

Interviews with public sector stakeholders revealed a perception that there is sufficient land that is, in principle, available for development, for instance through land designated in plans. Instead, the challenge was perceived to be one of persuading housing associations to develop rural sites that may be available within settlement boundaries in the context of the difficulties in achieving economies of scale and overcoming infrastructure issues that affect project viability. It was recognised that housing associations might be able to direct their human and financial resources to more optimal sites where efficiencies can be achieved.

From the perspective of housing associations, there can be difficulties with land coming to the market. Landowners were perceived as often having unrealistic expectations of achievable land value, as well as being unwilling to sell land to housing associations for social housing. This reluctance was attributed to perceptions around the allocation and occupation of social housing and stigma attached to the tenure. These barriers meant that attempts to utilise the exemption to develop outside development limits were reported as sometimes being difficult due to issues with land availability.

It is in this context that innovations to bring land to market were deemed important. Competitive design and build approaches were highly valued by housing associations, where developers bring forward developments and then approach housing associations to part or fully deliver. These approaches were thought by housing associations to have helped bring land forward for

development that would otherwise have been unlikely to be delivered for social housing without the involvement of developers. This was indicative of an opportunistic and relational approach that some housing associations felt typified their approach to land acquisition and development, with some benefiting from opportunities brought to them by local estate agents and developers. One housing association representative reflected that *“I’d be lying if I said there was a strategic targeting of rural communities”*.

While these relationships were important, housing associations were also interested by other opportunities. The Site Identification Studies conducted by the Northern Ireland Housing Executive, which identify land and invite expressions of interest from housing associations interested in developing in particular areas, were viewed as important methods of facilitating development. Housing associations were also interested in opportunities that may arise through public sector land disposal. This was particularly the case if more surplus public land could be released in locations where needs are identified according to population trends, taking a strategic, longer-term approach to land designation and release.

Planning

The speed of the planning system

Research participants were generally positive in relation to recent planning reforms in Northern Ireland, including the development of more locally specific approaches delivered through the enhanced responsibilities given to Councils and local government reorganisation in recent years. However, the speed of the planning process was identified as a barrier to rural housing development. This was attributed to a number of interrelated factors. As noted in previous sections, the necessity to develop solutions to infrastructure problems, including capacity checks and impact assessments, adds complexity to planning applications for new rural housing. These inputs into the planning system, including consultation with statutory consultees, were acknowledged as necessary but were also felt to frequently take much longer than the statutory window for consultation (21 days for statutory consultees), creating delay for projects and undermining the efficiency and viability of projects. While this is not necessarily rural-specific, as noted earlier housing association interviewees felt that delays can risk partnership arrangements with developers and create negative cost implications that particularly affect smaller rural projects where margins are tight. In addition to inputs, the actual decision-making and processing of planning applications was also variable.

These qualitative findings reaffirm observations made by the National Audit Office (2022: 39), which questioned the disproportionate amount of time planning committees within local Councils spent adjudicating on applications for single rural dwellings.

While these perceptions were identified by a number of stakeholders as impediments to delivery, other interviewees – including housing associations – also acknowledged that housing associations must ensure they are submitting high quality applications. Ensuring that planners within Councils have sufficient capacity and resources was also highlighted as important. The Department for Infrastructure’s Planning Improvement Programme has recommended a number of actions that aim to improve and streamline planning processes, including training for statutory consultees regarding input into consultations.

These barriers are perceived to impede the development of new-build rural housing. Delay in the planning process, and under-delivery of the Social Housing Development Programme target, inevitably means that new housing is slower to become available for allocation. This may further exacerbate the issue of latent demand noted earlier. Several interviewees from the public sector and housing associations reflected that slow planning and development may ultimately result in ‘rural flight’, with people either leaving or planning to leave the local area for major hubs rather than reporting their housing need.

Community opposition

The history of rural development in Northern Ireland has been favourable towards small countryside developments, although planning controls have been more restrictive in recent decades. As such, single or small collections of rural dwellings are not unusual. This was reflected in interviews with housing associations and public sector stakeholders when exploring whether and how community opposition influences rural housing development. In general, community opposition to development on the grounds of harm to natural amenity or landscape was not perceived as problematic. Rather, community opposition is thought to arise in relation to stigma attached to social housing, concerns with community cohesion, and local disagreements over allocations.

Housing associations are required to undertake pre-application community consultation for new social housing developments. This consultation is typically used to ensure communities are engaged with, and are given the opportunity to inform, aspects of design and development principles. Some housing associations developing in rural areas felt that this in some circumstances added complexity to sites that can already be difficult to build out (for reasons stated earlier), particularly when seeking to develop social housing in more affluent communities where there may be high need. Some housing association interviewees reported that they regularly encounter stigma and negative perceptions of social housing tenures, which can add an additional challenge to the planning process.

Social housing is allocated via the Housing Selection Scheme and Common Waiting List, which governs the allocation of homes on a points-based system. Points are allocated according to insecurity of tenure, the quality and condition of current housing circumstances, a range health and social wellbeing needs, and whether the applicant requires immediate rehousing due to intimidation. As such, the allocation of homes is needs-based and does not specifically prioritise local people, whose applications for new social homes are judged on the same merits as people from other areas. Interviews with housing associations and Councils revealed that this process could create scepticism among communities they serve, as concern arises among local people as to whether and how new homes will benefit the existing and immediate local community. Many interviewees noted that this was a longstanding problem and was the cause of tension when planning new rural schemes. One interviewee reflected that there can be *“local disgruntlement because these schemes are promoted as an opportunity for locals to either remain in the area or to return”*, which was difficult to ensure in practice. Interviewees perceived that many rural communities can be oppositional to new rural housing for fear of homes being allocated to ‘outsiders’, which may disrupt community cohesion and social bonds.

The Department for Communities does permit the use of Local Lettings Policies for allocations made other than in accordance with the Housing Selection Scheme rules. Such a policy must reflect the

diversity of client groups and have specific reasons why it may be required. This requires approval of the Department. While some interviewees reflected on whether local needs require more prioritisation in rural developments, while being mindful of potential exclusionary effects, in practice, this is used sparingly and is used to respond to very specific needs within localities beyond a more generalised local connection.

The potential of new Local Development Plans

Recent reform to Northern Ireland's planning system has led to the creation of a new set of Local Development Plans for Councils. These plans are composed of an initial Plan Strategy, which includes a set of strategic policies, a growth strategy, and a broad vision for planning in the local area. Once adopted, this is followed by a Local Policies Plan, which sets out more detailed policies, including designation of settlement limits. As of late 2023, four Councils had adopted a Plan Strategy.

Housing associations and public sector stakeholders saw Local Development Plans as an opportunity to facilitate rural social and affordable housing. While new plans are prepared, Councils continue to work off old local area plans that were developed many years ago. It was felt that in many areas these plans may contain lots of land designated for development that is very unlikely to ever come to market: while there may appear to be a supply of land, creation of new settlement limits may generate new opportunities for development. However, there is also frustration with delays that have occurred. While planning reform was intended to facilitate a streamlined process, four Councils are yet to publish a draft Plan Strategy for consultation, with others either at stages of consultation over draft strategies or independent examination. There is concern among many stakeholders in the social and affordable housing sector that many Plans may have relatively short lifespans by the time they are adopted, given many were initially developed for periods up to the early 2030s.

The newly adopted Local Development Plans contain a range of policies that permit social and affordable housing development in rural areas. These are covered by policies informed by PPS12 Housing in Settlements, which covers larger urban areas but also villages and smaller settlements, and PPS14 Housing in the Countryside, typically aimed at providing guidance for schemes located adjacent to villages and small settlements. The policies in the adopted Plan Strategies tend to take two forms and are summarised as follows: one approach is to oblige developers to provide affordable housing as part of their developments, and the other is to have policy mechanisms in place that make it possible for social and affordable housing in the countryside to receive planning permission. In Mid and East Antrim, proposals for housing developments of 10 homes or more, or on sites of 0.2 hectares or more, will need to incorporate a 10% requirement of affordable housing, though this is coupled with guidance that indicates that negotiation of reduced or alternative provision may be acceptable if viability concerns can be demonstrated. Similarly, Policy HOU16 Affordable Housing in the Countryside stipulates that planning permission will only be granted if housing associations or NIHE wish to develop no more than 14 dwellings adjacent to a village or no more than 8 dwellings close to a small settlement to meet identified affordable housing needs. In Fermanagh and Omagh, a lower limit of 8 dwellings is used for both contexts, while housing in settlements is required to include at least 10% affordable housing units. In Lisburn and Castlereagh, Policy COU5 permits developments of 14 dwellings, while proposals for housing in settlements have a higher figure of a 20% affordable housing requirement, to be secured through a Section 76 Planning Agreement.

While Section 76 Agreements have been used in a range of ways, there is significant interest within the social and affordable housing sector in their use to meet affordable housing needs. Obliging

developers to provide a proportion of affordable housing as part of their private developments was thought to be a potentially productive method of increasing affordable housing supply. It was felt that this may help to meet the housing needs of those who may have little chance of securing a social rented tenancy but who may struggle to access owner occupation.

However, there remains ambiguity over their acquisition, management, and affordability. Currently, housing associations are only able to access grant for social housing units, with no facility or funding model for them to provide other tenures. If affordable housing requirements are intended to be a more 'intermediate' product, it is likely that housing associations may only be able to acquire units if they are able to do it through private subsidiaries, subject to commercial viability. Were affordable requirements to be made available as social housing, housing associations would be able to acquire units, though only at a lower rate of TCI than is applicable for 'off the shelf' purchases from developers. Interviewees highlighted the potential tension between this and the cost of acquiring units from developers. It should also be noted that even if housing associations were enabled to become the management/acquiring body for affordable units provided via Section 76 agreements, they may not wish to take some units in some areas due to concerns of management efficiencies, echoing disincentives to their own new-build housing. Management of several small sites and small pockets of housing was not perceived as an efficient use of resources, particularly in the context of traditional settlement patterns where homes are often not clustered together.

These observations suggest a need for clarity as to the delivery and management framework of affordable housing requirements. Similarly, interviewees pondered the definition of affordability and questioned the way in which this will be defined in practice. Some interviewees saw Co-Ownership housing as one method of providing the affordable element of developments, helping people into affordable homeownership. However, Co-Ownership residents also have the option to 'staircase' to full ownership, thereby dissolving a housing unit of its 'affordable' status. This was problematized by some Councils who had concerns as to whether affordable housing secured through requirements would remain so in perpetuity. One interviewee in a Council with acute rural housing needs reflected this: *"For us as the planning authority, the problem is how to determine in the longer-term that the product is still intermediate and being used for the purposes in which it was intended. We can't really go and knock on somebody's door and say 'is this an intermediate product that you're currently occupying?'"*

Interviewees also highlighted the importance of enforcing affordable housing requirements. As noted above, some Councils have included some provision for requirements to be negotiated if there are demonstrable concerns over private development viability. This is unsurprising: like housing associations, private developers will wish to achieve efficiencies and economies of scale. However, evidence from similar provisions in England has suggested that developers are often able to negotiate reduced or no affordable housing requirements, and has highlighted that the skills and capacity of planners to negotiate with developers are important determinants of whether affordable housing requirements are secured or not. Planners require skills and confidence to negotiate.

Some interviewees also expressed concerns that requiring a percentage of delivery is an imprecise measurement. While new methods of facilitating social and affordable housing provision were recognised as important, many interviewees strongly argued that housing provision needs to align with evidence of need. Private house builders will not necessarily be developing in locations where the need for social and affordable housing is at its most acute. It was felt that affordable housing requirements may be one part of the jigsaw, but that they were unlikely to be the panacea for shortages of rural social and affordable housing.

Discussion

The research findings detailed in the previous section highlight a range of issues, which can be summarised as follows.

One barrier to delivering rural social and affordable housing is the identification of housing need. In addition to unmet demand arising through failure to meet the SHDP target, interviewees identified that they believe there is likely to be significant latent demand for social and affordable housing. It may be that this is demonstrated by increasing numbers of households that have presented as being in housing stress in recent years, perhaps highlighting the effectiveness of the NIHE Place Shaping team. However, this study suggests that further evidencing of housing need is important.

One approach to this may be to draw upon the rural housing enabling approach utilised in England. Case study 1 presents findings from a recent project conducted by University College London on rural housing delivery in England. While contexts differ, and processes are not always translatable, the case study highlights the effectiveness of a dedicated rural housing enabling network that is able to broker conversations with a range of stakeholders and proactively work with communities on identifying need. Such work is similar to the work of the NIHE's Place Shaping team, though each Place Shaper also holds many additional responsibilities. As such, this implies an enhancement and extension of their work.

Case study 1: Rural housing enablers in England

Rural housing enablers are generally considered crucial to the delivery of affordable rural housing in England. There are two types of formal enabler. The first are independent enablers that sit within the ACRE (Action with Rural Communities in England) network. Network members, usually at a county level, have received funding from DEFRA to support enabling activity. They are currently in receipt of 2 years' funding, worth about £60,000 pa to each ACRE member. This is used to support an enabler. The role of the enabler is to act as an honest broker between communities (represented by Parish Councils), the registered provider, the local council (housing and planning departments) and landowners. They proactively work with communities on identifying need (linking to the local housing department), bringing in a registered provider to potentially deliver against that need, bridging to the local planning department to test the viability of sites, and brokering conversations with landowners. They stay with projects as they progress, maintaining energy and momentum. But because funding for independent enablers has been periodic, another type of enabler has emerged – the enabling officer attached to a local authority. North Yorkshire has formed a strategic housing partnership with East Riding. Nested within that partnership is an enabling network. The partnership and network draw support from registered providers to fund local authority based enablers (each with their own patch area). The local authorities put in some of their own resources and have designed a 'recharge mechanism' whereby a portion of the costs of the enabler are met by a registered provider which has benefited from the service. If an registered provider secures new homes with the help of an enabler, a recharge contribution is made.

Enablers work at the grass roots. They are sometimes on-site with the community for several years and will be overseeing a number of projects at any one time. Enablers are embedded in the process of delivering rural affordable housing. They are knowledgeable honest brokers who bring partners together, keep them together, and energise projects. In our research, one interviewee observed that 'there is no affordable housing without the enabler'.

There are 34 areas in England with a rural housing enabler service, mainly covering countries or unitary council areas. In some areas, there is more than one rural housing enabler operating. In total, there are currently 43 rural housing enablers, with a mix of full-time and part-time posts. There are also two 'site finder' posts funded by DEFRA, who form part of rural housing enablers in Cornwall and North Yorkshire.

Our research has also identified that community opposition is a barrier to social and affordable housing development. This occurs where communities do not see the local benefit of new social and affordable housing, arising either through stigma attached to tenures, concerns over disruptions to community cohesion, or a failure to prioritise local people in the allocations of new homes. It should be noted that this study has only engaged with housing associations and public sector stakeholders, and was unable to solicit the opinions of communities themselves. However, it is clear that those charged with providing social and affordable housing perceive community opposition as a barrier.

In other contexts, community opposition has often been tackled through prioritisation of local needs in the allocation of small-scale rural housing projects. Case study 2 below presents evidence as to how this has worked in rural England.

Case study 2: General versus local needs in England

Larger rural housing projects in England tend to happen on allocated sites and deliver against general need. That general need is expressed on housing registers. A points-based system is used to judge and prioritise the needs for people or families in different situations. Those deemed to be in greatest need will be housed first. But small projects, focused on 'rural exception' sites, target 'local needs'. Surveys conducted by enablers and parish councils will establish the level of local need – this is need expressed by households with a strong local connection, through family or work. If homes are eventually built on exception sites then it will be let only to those households in defined local need and with a generally assessed need for assistance. Community support for affordable housing on exception sites is entirely contingent on homes only being let to 'local people' or 'local families'. The fear that homes are being built for non-local need may erode support for development. In the Derbyshire Dales, two surveys conducted by the community in the late 2000s and early 2010s showed that 15 and 12 households respectively were in difficult housing situations and could potentially benefit from access to housing let on a social rent. The rule of thumb with exception sites is that the number of units built should be one third of the measured need. Hence an exception scheme was pursued at 'Gregory Croft' comprising 4 affordable homes. This division lends confidence to the registered provider that there will be a big enough pool of 'local need' tenants once the scheme is completed and that there will be no chance of having to let to people from outside the area. Such an occurrence would undermine the credibility of the provider and cause other communities to oppose further exception site development. Many local communities in England support the need for additional housing targeted at local need.

Northern Ireland policy does offer provision for use of local lettings policies. However, as noted earlier, these have been sparingly used, and the 'local' is usually intended to refer to their geographic use (i.e. used in a local community) rather than to the beneficiaries of such a policy. There can also be exclusionary effects of local needs allocation policies (Sturzaker, 2010).

Community support for housing can also be generated through forms of community governance. In rural England, as a comparator, this has often occurred through close partnership working between housing providers and Parish Councils, though this tier of local government is absent in Northern Ireland. Recent exploratory studies into the applicability of community-led housing may offer a foundation for creating new forms of community governance. Community-led housing is an approach that implies strong community support for, and leadership of, social and affordable housing development. Such approaches have been utilised in other rural parts of the UK to empower communities in the planning and development process. While the origins of such initiatives are sometimes contingent on their ability to meet specified local needs, strong community leadership, supported by local housing providers – as opposed to more reactive consultation – has been shown to empower communities in shaping the design, siting and vision for new developments (Moore, 2021). Community-led housing initiatives have also been shown to help unlock land from local landowners, who would be otherwise unwilling to sell to outside agencies (Moore, 2018). Further understanding is required as to the applicability of community-led housing in Northern Ireland, particularly in rural areas. This may include community desires and motivations for participating in

housing initiatives, whether the absence of local needs allocation policies is a barrier, and whether funding and policy frameworks may require modification to enable this form of grassroots housing delivery. Although community-led housing is likely to be a small contributor to rural housing supply, diversifying the providers of smaller rural housing projects may be beneficial in meeting localised needs, particularly in areas that are unappealing to many housing associations.

There is significant aspiration for the newly adopted Local Development Plans to deliver more social and affordable housing, principally through use of Section 76 agreements. However, this research has identified a number of potential barriers to the success of this policy, including the extent to which delivery is matched with need, whether or not housing is delivered in rural communities, and whether developers are able to provide the proportion of homes stipulated in the operational policies detailed in adopted Plan Strategies. It is recommended that there is close monitoring of the affordable housing that is delivered through Local Development Plans, including the affordability and tenure of homes delivered, whether or not requirements are negotiated upwards or downwards between Councils and developers, and the capacity of Council planning teams to process, handle, and negotiate such agreements.

Case study 3: Planning obligations in England

A major contributor to affordable housing delivery in England has been planning obligations on private developments. These obligations (mainly section 106 requirements) can cover a wide range of attributes, from contributions to public art to building schools. However, nationally the majority of the costs associated with S106 are delivering affordable housing. These affordable homes are delivered as a percentage of the overall development and then transferred (sold) to a managing organisation or households.

Developer contributions are most consistent in markets with significant uplift in land values from planning permission, either from change of use (e.g. greenfield) or where house prices have been increasing rapidly (e.g. London). In rural areas, there are some large-scale greenfield developments which delivered significant proportions (e.g. 20%) of homes as affordable. However, this can be more difficult to achieve in smaller scale development, though some local authorities still require 30% on sites delivering single digit dwellings.

The overall value of affordable housing has increased over time, whilst part of this is attributed to inflation, it is clear that since the 1990s many local authorities improved in their ability to negotiate with private developers. Where s106 works best there is a clear and consistent application of policy negotiated by trained staff with strong legal support. Without these factors in place some local authorities struggle to negotiate effective s106 agreements.

Many factors affect the financial viability of a rural housing scheme. This study has found that there are a number of barriers perceived to affect the viability of rural housing delivery. These include land acquisition costs, economies of scale, management efficiencies, the human resources of housing associations, and the availability of funding. While it is not appropriate to generalise across all housing associations, for many there are insufficient incentives to develop smaller rural projects, particularly in the context of significant infrastructure issues that are particularly problematic for the viability of smaller schemes. The TCI calculations for social and affordable housing include a series of supplementary multipliers that adjust costs for specialist types of housing, including housing for the elderly, supported housing, wheelchair accessible housing, and others. Given the limited appetite for complex rural housing delivery among many housing associations, consideration should be given to

whether a rural housing multiplier could be included in the TCI calculations. This may incentivise housing associations to deliver more social housing in rural communities. A potential multiplier could be configured in relation to a number of criteria, including local measurements of housing need and sites or projects of particular sizes.

Recommendations

The objectives of this research were to provide an improved understanding of issues and challenges that affected social and affordable housing development in rural areas, and to inform policy development and operational processes.

This research has reaffirmed understanding of some of the known and longstanding barriers associated with rural housing delivery in Northern Ireland, particularly in relation to the impact of infrastructure problems. The resolution of such issues extends beyond both the housing sector and rural communities and will likely require strategic leadership and investment from Government.

The findings of the study have also identified a number of issues specific to the rural housing sector that require attention. Based on the evidence collected, the research makes the following recommendations to inform and enhance policy development and operational processes.

Recommendation 1: The Northern Ireland Housing Executive should explore the potential for an independent rural housing enabler network.

This recommendation responds to the difficulty of identifying latent demand for social and affordable housing in rural areas, and in building community support. It also builds upon the positive perceptions of the NIHE Place Shaping team, which perform some similar work to rural housing enablers. However, the Place Shapers also hold many additional responsibilities. The establishment of such a network would enable proactive, 'deep' engagement with communities in order to identify need and enhance community support for housing projects. It should complement, not replace, the work of the individual regional Place Shapers. While networks such as this have been effective in rural parts of other UK jurisdictions, this has often been channelled through forms of local government that are absent in Northern Ireland. As such, part of the scoping of a rural housing enabler network should also consider appropriate methods of formalising this. This could include engagement with rural development trusts and civic institutions.

Recommendation 2: Research community perspectives on rural housing issues and community-led delivery

This research has engaged with a range of rural housing stakeholders, including housing associations as the main delivery bodies, Councils, and public, private and community sector stakeholders. However, the limitation of the study is its representation of community perspectives, which are reliant on professional perceptions and representations of communities. Research on community perspectives of rural housing need, demand, and aspirations is required in order to provide nuanced, locally embedded understandings of effective methods of professional engagement and partnership in the identification of housing need, planning, and delivery. This may also provide insight into the potential for a rural housing enabler network and interest in community-led housing initiatives, including its potential to unlock land and build community support and scope for endowing significant roles for community groups and agencies in ownership and management. In some contexts, community-led housing has been utilised to renovate derelict buildings as well as

constructing new-build homes. Research on community perspectives could also identify local opportunities and interests with respect to renovation of under-utilised buildings for housing.

Recommendation 3: Support is given to a pilot of a local lettings policy in rural communities.

The research findings suggest that community opposition is a barrier to rural social and affordable housing, particularly where the benefit to local communities is not recognised and there is concern over community cohesion. While recognising the potential exclusionary effects of local lettings policies, use of local lettings policies in smaller rural schemes may quell opposition and enhance community support and can be used in conjunction with existing criteria. It may also help to identify latent demand, as those in housing need may be more likely to report their need if they feel it is more likely to be met. If this recommendation were to be pursued, it would require collaboration between the Department for Communities, the Northern Ireland Housing Executive, the housing association sector, and the rural community sector to identify how local policies could be developed and incorporated into housing need assessments and allocations. This should also include reflection on how the existing stipulation for a local lettings policy has been utilised, as well how local connections are balanced with existing assessments of housing and economic need.

Recommendation 4: Rural housing delivery is incentivised through a TCI multiplier

This study found that there are a number of financial barriers that are perceived to affect the viability of rural housing delivery. While these are often covered by in grant calculations, it is clear that for many housing associations there insufficient incentives and a number of barriers to develop smaller rural projects. This is exacerbated by the broader problem of infrastructure connectivity. Incorporating a rural housing multiplier may enhance the appetite of housing associations to build smaller rural projects. Such a multiplier could be configured in a way that incentivises housing associations to build specific types of projects in particular places, for instance stipulating developments of a particular size or in areas where local measurements of housing need are particularly high.

Recommendation 5: The provision of affordable housing through Section 76 agreements is consistently and periodically monitored

Based on this research, it is apparent that there is aspiration for social and affordable housing delivery to grow through the use of Section 76 agreements. These agreements oblige developers to provide social or affordable housing as part of private developments. However, there are a number of potential barriers, including concern over whether delivery occurs in areas of need, the benefits for rural communities, and clarity over delivery bodies and tenure. It is essential that there is close monitoring of the use of this policy in the coming years. This should take a quantitative and factual form, taking into account the numbers, geography and tenure of units delivered, and a qualitative form that captures insight into the negotiation and decision-making processes within local areas.

Recommendation 6: Planners in Councils are skilled up to negotiate with developers.

It is important that planners in Councils are equipped with the skills and capacity to process, handle, and negotiate Section 76 agreements with developers. In 2022, the National Audit Office identified a general skills shortage in Councils and recommended that there should be an assessment of gaps in skills and experience across the planning system. Building on this, the Department and Councils should ensure that planners are fully trained in the negotiation of Section 76 agreements, backed up with strong legal support and institutional clarity over acceptable levels of negotiation upwards or downwards from stipulations written into local development plans.

Conclusion

This research has identified a range of barriers to delivery of rural social and affordable housing. While some of these are longstanding and require complex, strategic solutions beyond the housing sector, there are others identified in this study that have emerged according to changes in rural housing demand, planning reforms, and the capacity and appetite of delivery bodies. There remains a tension between proactive planning for rural housing and the complexities of delivering new units. The recommendations of this research aim to enhance collaboration between NIHE, housing associations, and communities in order to improve the identification of housing need and increase the number of new rural homes that are being built.

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